



## Roadmap to 2014 Health Plans & Open Enrollment

2014 Open Enrollment begins **Monday, October 14** and continues through **Friday, November 8**. With the exception of experiencing a qualifying life event, this is the one time of year when you can make changes to your health benefits. As you prepare to select your benefits for 2014, it is important that you understand the plans that are being offered and how they work. You are encouraged to continue taking an active role in managing your health care and using the tools and resources that are available to you online and through the Human Resources Department. This document outlines each medical plan and provides details about Open Enrollment.

### How Your Plan Works

Before selecting the plan that is right for you, be sure you understand how your plan works. Each of the three plans features: 1) deductibles, 2) co-insurance, and 3) out-of-pocket maximums. The New Value and Premier plans also feature co-pays. Below is a basic illustration of how co-pays, deductibles, and out-of-pocket maximum amounts work to cover your health care expenses.



### Your 2014 Medical Plan Options

During Open Enrollment, you will have the opportunity to select one of three health plans – Consumer Choice, New Value, or Premier. The Consumer Choice plan and the Premier plan will again be available. However, the Value and Standard health plans have been transitioned into one new health plan called the “New Value” plan. This plan will offer the same level of coverage that you have come to expect from Value and Standard.



**NOTE:** If you are currently enrolled in either the Consumer Choice or Premier plan and take no action during Open Enrollment, you will remain in your current plan for 2014 with the same dependent coverage. If you are currently enrolled in the Value or Standard plan and take no action during Open Enrollment, you will automatically be enrolled in the New Value plan for 2014 with the same dependent coverage.

# Let's Talk About...



## Preventive Care

One of the best ways to manage your health care is through preventive care. Especially because all three plans cover preventive care at 100%, it is wise to take advantage of routine physical exams, well-baby and well-child check-ups, and cancer screenings, including mammograms and colonoscopies. These and other preventive measures can reduce risk of disease, detect health problems early, provide protection from higher costs down the road and may just save your life or the life of a family member.

## The Plans

When evaluating each of the plans, you should take into consideration how much you and your family have been using the plan this year and how much you think you will use the plan in 2014. What medical expenses do you anticipate? Do you or anyone on your plan use regular medications? Answering these types of questions can help you determine which plan is best for you and your family. The following is a side-by-side comparison of the plans as well as examples of how each plan works:

Health Savings Accounts, Deductibles, Out-of-Pocket Maximums & Office Visits			
In-Network Benefits	Consumer Choice	New Value	Premier
City Contribution to Health Savings Account (HSA) (Employee-only/Family)	\$500/ \$1,000	N/A	N/A
Preventive Care	Covered at 100%		
Annual Deductible (Employee-only/Family)	\$1,250/ \$2,500	\$1,250/ \$2,500	\$600/ \$1,500
Annual Out-of-Pocket Maximum (Employee-only/Family)	\$4,000/ \$8,000	\$3,000/ \$6,000	\$2,200/ \$4,400
Office Visits:			
Primary Care		\$30	\$30
Specialist (Premium Designation)		\$35	\$35
Specialist		\$55	\$55
Urgent Care		\$50	\$50

## Consumer Choice PPO Plan

This is Mary.

The Consumer Choice plan gives her:

- Lower bi-weekly premiums
- A Health Savings Account (HSA) contribution from the City (\$500 for an employee-only plan)
- HSA tax advantages - lowers taxable income with pre-tax contributions, money spent for qualified medical expenses is tax-free, and HSA dollars earn interest tax-free
- Unspent HSA dollars will roll over from year to year

I seldom use my insurance plan.



1.

Deductible  
\$1,250

Mary chooses to pay out of her pocket OR with her HSA

2.

Co-insurance  
80/20

The City pays 80% +  
Mary pays 20%

3.

Out-of-pocket maximum  
\$4,000

When Mary reaches her out-of-pocket maximum, the City pays 100%

# Let's Talk About...



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## New Value PPO Plan

This is the Miller family.

The New Value plan gives them:

- Lower bi-weekly premiums than the Premier Plan
- Set co-pays for office visits, specialists, and prescription medications (these do not apply to the deductible)
- Maximum out-of-pocket amount less than Consumer Choice, greater than Premier
- Access to health care Flexible Spending Account (FSA) to help cover out-of-pocket expenses

My family and I are moderate users of the plan.



1.

Deductible  
\$2,500

The Millers must pay this amount before the City begins sharing costs.

2.

Co-insurance  
80/20

The City pays 80% +  
Millers pays 20%

3.

Out-of-pocket maximum  
\$6,000

When the Millers reach their out-of-pocket maximum, the City will pay 100%

## Premier PPO Plan

This is Don.

The health plan gives him:

- Higher premiums
- Lower out-of-pocket costs
- Set co-pays for office visits, specialists, and prescription medications (these do not apply to the deductible)
- Lower deductibles
- Lower maximum out-of-pocket
- Access to the FSA to pay for out-of-pocket expenses

I know I will use the plan for expensive services.



1.

Deductible  
\$600

Don must pay this amount before the City pays

2.

Co-insurance  
90/10

The City pays 90% + Don pays 10%

3.

Out-of-pocket limit  
\$2,200

When Don reaches his out-of-pocket maximum, the City will pay 100%

## 2014 OPEN ENROLLMENT

Beginning **Monday, October 14**, you will be able to access the Employee Self Service System to enroll in your 2014 benefits. In addition to selecting your benefits, you will also be able to:

- Update your contact information
- Review your personalized 2013 benefits summary
- Select your health care plan or waive the City's coverage
- Enroll in your HSA if you select Consumer Choice PPO
- Enroll in dental coverage
- Enroll in vision coverage
- Make changes to your voluntary life insurance
- Re-enroll in your FSA
  - Health care
  - Child/Elder (Dependent) Care
- Review your dependents on file

# Let's Talk About...



## CITY OF SAN ANTONIO HUMAN RESOURCES DEPARTMENT

A series of 10 Open Enrollment Fairs will be held at the Alamodome between October 18 – 31 to assist you with selecting your benefits. During the fairs, you can visit one-on-one with our health care providers, including UnitedHealthcare, Davis Vision, and Delta Dental. You will also be able to obtain a flu shot. Additionally, you can donate blood and earn four (4) hours of Incentive Leave at four of the fairs—October 21-24. A full schedule of these fairs is listed below:

<b>Oct. 18:</b> 7:45 a.m. – 4:30 p.m.	<b>*Oct. 24:</b> 8:00 a.m. - 5:00 p.m.	<b>Oct. 30:</b> 6:45 a.m. – 4:30 p.m.
<b>*Oct. 21:</b> 7:45 a.m. - 4:30 p.m.	<b>Oct. 25:</b> 6:00 a.m. - 11 a.m.	<b>Oct. 31:</b> 7:45 a.m. – 4:00 p.m.
<b>*Oct. 22:</b> 9:00 a.m. - 7:00 p.m.	<b>Oct. 28:</b> 11 a.m. - 4:30 p.m.	
<b>*Oct. 23:</b> 9:00 a.m. - 7:00 p.m.	<b>Oct. 29:</b> 9:00 a.m. - 7:00 p.m.	

\*You may donate blood at these Open Enrollment Fairs from noon—4 p.m. The South Texas Blood & Tissue Center's Mobile Unit will be in Parking Lot A of the Alamodome. Be sure to take your COSA ID and have your SAP number handy.

### **Tools & Resources**

The following is a list of tools that will help you select a plan for 2014, allow you to track your health care costs, and provide you with general support throughout the year.

<b>Tool/Resource</b>	<b>What it provides</b>	<b>Where to find it</b>
Benefits Video Library	Series of informational videos that cover various benefits topics, including Open Enrollment	COSAweb Human Resources Website
UnitedHealthcare website	Access to health care provider list, your claims, FSA/HSA balances, health tips and general information	myuhc.com
UnitedHealthcare Plan Cost Estimator	Helps you select the right health plan based on your personal information	Pcestimator.com Username: SanAntonio2014 Password: benefits
Benefit Matters	Overview of your benefits	COSAweb Human Resources Website
Employee Relations Team	Assistance with enrollment and general Human Resources questions	If you are not sure who the members of your Employee Relations Team are, call Human Resources Customer Service at 207-8705

For assistance or additional information during Open Enrollment, contact Human Resources Customer Service at 207-8705 or [HRCustomerService@sanantonio.gov](mailto:HRCustomerService@sanantonio.gov), or visit [sanantonio.gov/hr](http://sanantonio.gov/hr).